

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

FRED E GIFFORD  
NICKI A GIFFORD  
Debtor(s)

Case No. 08-34992

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/22/2008.
- 2) The plan was confirmed on 03/11/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/30/2009.
- 5) The case was dismissed on 12/11/2009.
- 6) Number of months from filing to last payment: 7.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$184,600.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$13,580.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$13,580.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,775.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$719.76
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,494.76**

Attorney fees paid and disclosed by debtor: \$725.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BECKET & LEE LLP	Unsecured	16,466.00	16,205.61	16,205.61	1,632.22	0.00
BECKET & LEE LLP	Unsecured	9,400.00	9,266.04	9,266.04	933.27	0.00
BECKET & LEE LLP	Unsecured	9,950.00	9,947.67	9,947.67	1,001.92	0.00
BECKET & LEE LLP	Unsecured	2,085.00	2,082.52	2,082.52	209.75	0.00
CHASE BANK USA	Unsecured	332.00	342.35	342.35	34.48	0.00
CITIBANK	Unsecured	664.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	2,885.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	1,351.00	1,383.94	1,383.94	139.39	0.00
CITIFINANCIAL RETAIL SVCS	Unsecured	1,850.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	2,500.00	9,264.01	9,264.01	933.03	35.03
ECAST SETTLEMENT CORP	Unsecured	5,217.00	5,358.85	5,358.85	539.74	0.00
ECAST SETTLEMENT CORP	Unsecured	799.00	603.42	603.42	60.77	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,342.00	1,341.61	1,341.61	135.12	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	499.00	499.34	499.34	50.30	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	11,547.00	11,373.01	11,373.01	1,145.48	0.00
FIA CARD SERVICES	Unsecured	1,357.00	1,391.26	1,391.26	140.13	0.00
GE MONEY BANK	Unsecured	6,806.00	6,806.34	6,806.34	685.53	0.00
GE MONEY BANK	Unsecured	752.00	752.72	752.72	75.81	0.00
HERITAGE BANK	Secured	NA	NA	NA	0.00	0.00
JP MORGAN CHASE BANK	Unsecured	NA	NA	NA	0.00	0.00
MACYS RETAIL HOLDINGS INC	Unsecured	1,325.00	1,325.49	1,325.49	133.50	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	19,389.00	19,389.19	19,389.19	1,952.87	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	695.00	695.95	695.95	70.09	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	654.99	654.99	65.97	0.00
ROUNDUP FUNDING LLC	Unsecured	216.00	216.70	216.70	21.83	0.00
ROUNDUP FUNDING LLC	Unsecured	304.00	156.73	156.73	15.78	0.00
ROUNDUP FUNDING LLC	Unsecured	325.00	280.04	280.04	28.21	0.00
ROUNDUP FUNDING LLC	Unsecured	272.00	272.74	272.74	27.47	0.00
SPIRIT OF AMERICA NATL BANK	Unsecured	180.00	159.25	159.25	16.04	0.00
TARGET NATIONAL BANK	Unsecured	NA	15.00	15.00	1.51	0.00
US BANK	Secured	NA	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VICTORIAS SECRET	Unsecured	253.00	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK	Unsecured	71.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$99,784.77</b>	<b>\$10,050.21</b>	<b>\$35.03</b>

**Disbursements:**

Expenses of Administration	<u>\$3,494.76</u>	
Disbursements to Creditors	<u>\$10,085.24</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$13,580.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/10/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.